

**Information to identify the case:**

Debtor 1	<u><b>Randall D DeJohn Jr.</b></u>	Social Security number or ITIN	<b>xxx-xx-2766</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u><b>Toni L DeJohn</b></u>	Social Security number or ITIN	<b>xxx-xx-7828</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-23172-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Randall D DeJohn Jr.

Toni L DeJohn

2/17/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Randall D DeJohn, Jr.  
Toni L DeJohn  
Debtors

Case No. 20-23172-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 17, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Randall D DeJohn, Jr., Toni L DeJohn, 461 Thornhill Drive, New Castle, PA 16101-9283
15308890	+ Capital One Midland Management, 320 E. Big Beaver Road Ste 300, Troy, MI 48083-1271
15308898	Penney Mac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
15308901	+ Synchrony Bank Portfolio Recovery, 120 Coporate Blvd Suite 100, Norfolk, VA 23502-4952

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 18 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2021 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 18 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2021 03:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 18 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15308887	+ Email/Text: bk@avant.com	Feb 18 2021 03:57:00	Avant LLC, 222 N. Lasalle Street Ste 1700, Chicago, IL 60601-1101
15308889	+ EDI: CAPITALONE.COM	Feb 18 2021 04:08:00	Capital One, Attention: General Correspondence/Bkcy, PO Box 30285, Salt Lake City, UT 84130-0285
15308888	+ EDI: CAPITALONE.COM	Feb 18 2021 04:08:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15308891	+ EDI: CAPITALONE.COM	Feb 18 2021 04:08:00	Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
15308893	+ EDI: CITICORP.COM	Feb 18 2021 04:08:00	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
15308894	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 18 2021 02:41:16	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15308895	EDI: JPMORGANCHASE	Feb 18 2021 04:08:00	JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850

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15308896	EDI: JPMORGANCHASE	Feb 18 2021 04:08:00	JPMCB/Chase, PO Box 15369, Wilmington, DE 19850
15308897	Email/Text: PBNCNotifications@peritussservices.com	Feb 18 2021 03:54:00	Kohl's Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15308899	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2021 02:41:31	Resurgent, PO Box 1269, Greenville, SC 29602-1269
15308900	EDI: RMSC.COM	Feb 18 2021 04:08:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
15310356	+ EDI: RMSC.COM	Feb 18 2021 04:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15308902	+ EDI: WFNNB.COM	Feb 18 2021 04:08:00	Victory Secret/Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15308903	+ EDI: WFFC.COM	Feb 18 2021 04:08:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15308892		Chrysler Financial
15313795		Chrysler Financial
15313790	*+	Avant LLC, 222 N. Lasalle Street Ste 1700, Chicago, IL 60601-1101
15313792	*+	Capital One, Attention: General Correspondence/Bkcy, PO Box 30285, Salt Lake City, UT 84130-0285
15313791	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15313793	*+	Capital One Midland Management, 320 E. Big Beaver Road Ste 300, Troy, MI 48083-1271
15313794	*+	Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
15313796	*+	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
15313797	*+	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15313798	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850
15313799	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB/Chase, PO Box 15369, Wilmington, DE 19850
15313800	*	Kohl's Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15313801	*	Penney Mac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
15313802	*+	Resurgent, PO Box 1269, Greenville, SC 29602-1269
15313803	*	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
15313804	*+	Synchrony Bank Portfolio Recovery, 120 Coporate Blvd Suite 100, Norfolk, VA 23502-4952
15313805	*+	Victory Secret/Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15313806	*+	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 3 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paula J. Cialella	on behalf of Joint Debtor Toni L DeJohn paula@nypalaw.com jennie@nypalaw.com;kayann@nypalaw.com
Paula J. Cialella	on behalf of Debtor Randall D DeJohn Jr. paula@nypalaw.com, jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 5